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AKERS, G

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2164

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Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

# Office Action Summary

Application No.  
09/502,986

Applicant(s)  
Wood

Examiner  
Akers

Art Unit  
2164



-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on Oct 10, 2001.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-42 is/are pending in the application.
- 4a) Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-42 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claims \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
- a) ☐ All b) ☐ Some\* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \*See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

- 15) ☐ Notice of References Cited (PTO-892)
- 16) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 17) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). \_\_\_\_\_
- 18) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 19) ☐ Notice of Informal Patent Application (PTO-152)
- 20) ☐ Other:

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## **DETAILED ACTION**

### ***Reply to Response***

1. This action is in reply to Applicant's Response filed 10/10/01(Paper #6).
2. No claims were amended. None were deleted. None were added.
3. Claims 1-42 are pending.

### ***Claim Rejections - 35 USC § 103***

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1,9,11-12,15-18,21,23-24,26-30,34,36,38,42 are rejected under 35 USC 103(a) as anticipated by Maggioncalda(US Pat. No:5,918,217).
6. As per claim 1 Maggioncalda teaches a personal financial management software program for recording, predicting, and comparing financial data, comprising: a graphical user interface(col 2 lines 32-34) for creating, manipulating and displaying objects of object-oriented software programs and a current activity tool comprising objects for entering data from current financial transactions for recording purposes(col 2 lines 36-41) and a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation(col 2 lines 44-47) and a budgeting analysis tool comprising objects for comparing current financial data with projected financial data(col 2 lines 47-col 3 line 42).Maggioncalda does not specifically teach

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using object oriented software. However, the functionality of the software employed by Maggioncalda accomplishes the same result as an object oriented system and it would have been obvious to one skilled in the art at the time of the invention to utilize software to accomplish recommending a set of financial products based upon inputted financial values. The motivation for this is to present simulations of projected financial data utilizing different financial products.

7. As per claim 9 Maggioncalda teaches a personal financial management software program according to claim 1, further comprising system interface objects to accept user preference defaults for use by the program tools(col 2 lines 33-34)(col 2 lines 54-65).

8. As per claim 11 Maggioncalda teaches a personal financial management software program according to claim 1, further comprising a to-do list displayed in the current activity tool for enabling the planning analysis tool to prompt the user to implement projected financial activity(col 17 lines 3-33)(Fig 11/1130/1140/1110).

9. As per claim 12 Maggioncalda teaches a personal financial management software program according to claim 2, further comprising account data from other financial programs imported into account objects(Fig. 3/310/320/330/350/340/360)(Fig 9)(Fig 11)(other product portfolios).

10. As per claim 15 Maggioncalda teaches a personal financial management software program according to claim 1, wherein the planning analysis tool comprises a financial activity simulation of all objects created by the user, the simulation modeling all financial activity from the earliest past date to the latest future date entered(col 2 lines 36-41)(col 8 lines 6-14)(Fig 3/340).

Maggioncalda further teaches a financial account simulation created by the user(Fig 9).

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11. As per claim 16 Maggioncalda teaches a personal financial management software program according to claim 15, wherein the financial activity simulation identifies and graphically depicts discrepancies and shortfalls in the modeled transactions(col 9 lines 1-7)(Fig. 7a/715/720/710/705).

12. As per claim 17 Maggioncalda teaches a personal financial management software program according to claim 15, wherein the financial activity simulation is adjusted to eliminate discrepancies and shortfalls, and to provide a more accurate fit with actual financial activity(col 14 lines 15-48)(Fig 7a).

13. As per claim 18 Maggioncalda teaches a method for recording, predicting, and comparing financial data using a personal financial management software program, comprising creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface(col 2 lines 32-34) and entering data from current financial transactions for recording purposes using objects of a current activity tool(col 2 lines 36-41) and entering projected financial data for simulating financial activity using objects of a planning analysis tool(col 2 lines 44-47) and comparing current financial data with projected financial data using objects of a budgeting analysis tool(col 2 line 47-col 3 line 42)(Fig 7a). Maggioncalda does not specifically teach using object oriented software. However, the functionality of the software employed by Maggioncalda accomplishes the same result as an object oriented system and it would have been obvious to one skilled in the art at the time of the invention to utilize software to accomplish recommending a set of financial products based upon inputted financial values. The motivation for this is to present simulations of projected financial data utilizing different financial products.

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14. As per claim 21 Maggioncalda teaches a method according to claim 18, further comprising accepting user preference defaults by system interface objects for use by the program tools(col 13 line 59-col 14 line 3)(Fig 8/810)(col 2 lines 54-65).

15. As per claim 23 Maggioncalda teaches a method according to claim 18, further comprising enabling the planning analysis tool to prompt the user to implement projected financial activity by a to-do list displayed in the current activity tool(col 17 line 3-33)(Fig 11/1130)/1140/1110).

16. As per claim 24 Maggioncalda a method according to claim 19, further comprising importing account data from other financial programs into account objects(Fig 3/310/320/330/350/340/360) (Fig 9)(Fig 11)(other product portfolios).

17. As per claim 26 Maggioncalda teaches a method according to claim 18, further comprising enabling the user to create and incorporate custom objects into the personal financial management software program(col 13 lines 49-58)(Fig 8/805)(Fig 5b)(col 10 lines 31-45).

18. As per claim 27 Maggioncalda teaches a method according to claim 18, wherein simulating-financial activity comprises simulating financial activity of all objects created by the user from the earliest entered date to the latest future date entered(col 18 lines 26-38)(Fig 7a).

Maggioncalda does not specifically teach using object oriented software. However, the functionality of the software employed by Maggioncalda accomplishes the same result as an object oriented system and it would have been obvious to one skilled in the art at the time of the invention to utilize software to accomplish recommending a set of financial products based upon

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inputted financial values. The motivation for this is to present simulations of projected financial data utilizing different financial products.

19. As per claim 28 Maggioncalda teaches a method according to claim 27, wherein simulating financial activity further comprises identifying and graphically depicting discrepancies and shortfalls in the simulated transactions(Fig 7a/715/720/710/705)(Fig 7b/740).

20. As per claim 29 Maggioncalda teaches a method according to claim 27, wherein simulating financial activity further comprises adjusting objects to eliminate discrepancies and shortfalls, and providing a more accurate fit with actual financial activity(col 14 lines 15-48)(Fig 7a).

21. As per claim 30 Maggioncalda teaches a computer software program on a computer-readable medium incorporating the method recited in claim 18(col 6 lines 28-49).

22. As per claim 34 Maggioncalda teaches a personal financial management system for recording, predicting, and comparing financial data, comprising a graphical user interface(col 2 lines 32-34) for creating, manipulating and displaying objects of object-oriented software programs; a current activity tool comprising objects for entering data from current financial transactions for recording purposes(col 2 lines 36-41) a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation and a budgeting analysis tool comprising objects for comparing current financial data with projected financial data(col 2 line 47-col 3 line 2).

Maggioncalda does not specifically teach using object oriented software. However, the functionality of the software employed by Maggioncalda accomplishes the same result as an object oriented system and it would have been obvious to one skilled in the art at the time of the

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invention to utilize software to accomplish recommending a set of financial products based upon inputted financial values. The motivation for this is to present simulations of projected financial data utilizing different financial products.

23. As per claim 36 Maggioncalda teaches a personal financial management system according to claim 34, further comprising system interface objects to accept user preference defaults for use by the program tools(col 13 line 59-col 14 line 3)(Fig 8/810)(col 2 lines 54-65).

24. As per claim 38 Maggioncalda teaches a personal financial management system according to claim 34, further comprising a to do list displayed in the current activity tool for enabling the planning analysis tool to prompt the user to implement projected financial activity(col 17 lines 3-33)(Fig 11/1130)/1140/1110).

25. As per claim 42 Maggioncalda teaches a personal financial management system according to claim 34, wherein the planning analysis tool comprises a financial activity simulation of all objects created by the user, the simulation modeling all financial activity from the earliest past date to the latest future date entered(col 2 lines 36-41)(col 8 lines 6-14)(Fig 3/340)(Fig 3/340).

Maggioncalda further teaches a financial account simulation created by the user(Fig 9).

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26. Claims 3,5-8,20 are rejected under 35 USC 103(a) as unpatentable over Maggioncalda(US Pat. No: 5,918,217) in view of Leon(US Pat. No: 6,052,673) and further in view of Minton(US Pat. No: 6,014,643).



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27. As per claim 3 Leon teaches a personal financial management software program according to claim 2, wherein the account class comprises objects selected from the group consisting of bank account objects, credit account objects, investment account objects, loan account objects, and mortgage account objects(col 2 line 48-col 3 line 51)(col 4 lines 36-46). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton and further in view of Leon to teach the above. The motivation for this is to teach a financial management software program which has diverse object classes.

28. As per claim 5 Leon teaches a personal financial management software program according to claim 2, wherein the category class comprises an expense category class and an income category class(col 4 line 47-col 5 line 13)(Fig 1/16/20).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton and further in view of Leon to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

29. As per claim 6 Leon teaches a personal financial management software program according to claim 5, with an expense category(col 5 lines 3-13)(Fig 1/18/20) wherein the expense category class comprises objects selected from the group consisting of subsistence expense objects(col 5 line 21), health expense objects, recreation expense objects, transportation expense objects, tax objects, and luxury expense objects.It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton and further in view of Leon to

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teach the above. The motivation for this is to teach a financial management software program which has different object classes.

30. As per claim 7 Leon teaches a personal financial management software program according to claim 5, wherein the income category class(col 4 line 47-col 5 line 2) comprises objects selected from the group consisting of investment income objects, retirement income objects, and labor income objects. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton and further in view of Leon to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

31. As per claim 8 Leon teaches a personal financial management software program according to claim 2, wherein the template class comprises objects selected from the group consisting of scheduled spending template objects, scheduled income template objects, and loan payment template objects(Fig 1)(col 4 line 47-col 5 line 25). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton and further in view of Leon to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

32. As per claim 20 Leon teaches a method according to claim 19, wherein the category class comprises an expense category class and an income category class(col 4 line 47-col 5 line 13)(Fig 1/16/20). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton and further in view of Leon to teach the above. The

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motivation for this is to teach a financial management software program which has different object classes.

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33. Claims 2,4,10,13-14,19,22,25,31-33,35,37,39-41 are rejected under 35 USC 103(a) as unpatentable over Maggioncalda(US Pat. No: 5,918,217) in view of Minton(US Pat. No: 6,014,643).

34. As per claim 2 Minton teaches a personal financial management software program according to claim 1, wherein each object is derived from an object class selected from the group consisting of an account class(Fig 7/718), a transaction class(Fig 4/418/426), a category class(Fig 7/726/718) and a template class(Fig 4).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has diverse object classes.

35. As per claim 4 Minton teaches a personal financial management software program according to claim 2, wherein the transaction class comprises objects selected from the group consisting of account/account transaction objects, account/category transaction objects, account/transaction transaction objects, category/transaction transaction objects, and close account transaction objects(Fig 4)(Fig 7).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

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36. As per claim 10 Minton teaches a personal financial management software program according to claim 1, further comprising cash objects used by transaction objects for tracking cash flows(Fig 12/1228/1226/1224/1222)(col 14 lines 46-col 15 line 5). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

37. As per claim 13 Minton teaches a personal financial management software program according to claim 2, further comprising category data from other financial programs imported into category objects(Fig 4/425/412)(col 7 lines 54-col 8 line 7). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

38. As per claim 14 Minton teaches a personal financial management software program according to claim 1, further comprising a programming means for enabling the user to create and incorporate a custom object wherein each custom object is derived from an object class selected from the group consisting of an account class(Fig 7/718), a transaction class(Fig 4/418/426), a category class(Fig 7/726/718), and a template class(Fig 4).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

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39. As per claim 19 Minton teaches a method according to claim 18, wherein the objects belong to object classes comprising an account class(Fig 7/718), a transaction class(Fig 4/418/426), a category class(Fig 7/726/718), and a template class derived from a time/value class(Fig 4/430).

It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes and which individuals can buy and sell directly from each other with minimal involvement by a broker as taught by Minton(col 2 lines 57).

40. As per claim 22 Minton teaches a method according to claim 18, further comprising tracking cash flows by cash objects used by transaction objects(Fig 12/1228/1226/1224/1222)(col 14 lines 46-col 15 line 5).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

41. As per claim 25 Minton teaches a method according to claim 19, further comprising importing category data from other financial programs into category objects(4/425/412).

It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

42. As per claim 31 Maggioncalda teaches a computer-implemented method for personal financial management, comprising the steps of creating, manipulating, and displaying objects of

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object-oriented software programs by a graphical user interface(col 2 lines 32-34). Maggioncalda does not specifically teach using object oriented software. However, the functionality of the software employed by Maggioncalda accomplishes the same result as an object oriented system and it would have been obvious to one skilled in the art at the time of the invention to utilize software to accomplish recommending a set of financial products based upon inputted financial values. The motivation for this is to present simulations of projected financial data utilizing different financial products. Minton teaches entering data into objects belonging to an account class(Fig 7/718), a category class(Fig 7/726/718), and a transaction class(Fig 4/418/426) based on past, current, and projected financial transactions; defining objects belonging to a template class that associate common activities to a financial transaction comprising objects of an account class(Fig 7/718), a category class(Fig 7/726/718), and a transaction class(Fig 4/418/426) and simulating financial activity due to all objects representing financial transactions from the earliest past date to the latest future date entered(col 18 lines 26-38). Minton teaches tracking cash flows by use of cash objects (Fig 12). Maggioncalda teaches identifying and graphically depicting discrepancies and shortfalls in the simulated transactions(col 9 lines 1-7)(Fig 7a/715/720/710/705) and comparing current financial data with projected financial data based on objects representing financial transactions and adjusting object data to eliminate and minimize discrepancies and shortfalls, and to provide a more accurate fit with actual financial activity(col 41 lines 15-48) and displaying a to-do list for prompting the user to initiate planned actions(col 17 lines 3-33). It would have been obvious to one skilled in the art at the time of the invention to combine

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Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

43. As per claim 32 Maggioncalda teaches a computer software program contained on a computer-readable medium incorporating the method recited in claim 31(col 6 lines 28-62).

It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

44. As per claim 33 Maggioncalda teaches a computer(Fig 1) programmed to perform the steps in the computer-implemented method as recited in claim 31.It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

45. As per claim 35 Minton teaches a personal financial management system according to claim 34, wherein the objects belong to object classes comprising an account class(Fig 7/718), a transaction class(Fig 4/418/426), a category class(Fig 7/726/718), and a template class derived from a time/value class(Fig 4).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes and which individuals can buy and sell directly from each other with minimal involvement by a broker as taught by Minton(col 2 lines 57).

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46. As per claim 37 Minton teaches a personal financial management system according to claim 34, further comprising cash objects used by transaction objects for tracking cash flows(Fig. 12/1228/1226/1224/1222).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial managment software program which has different object classes.

47. As per claim 39 Maggioncalda teaches a personal financial management system according to claim 35, further comprising account data from other financial programs imported into account objects(Fig 3/310/320/330/350/340/360)(Fig 9)(Fig 11)(other product portfolios).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial managment software program which has different object classes.

48. As per claim 40 Minton teaches a personal financial management system according to claim 35, further comprising category data from other financial programs imported into category objects(Fig 4/425/412).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

49. As per claim 41 Minton teaches a personal financial management system according to claim 34, further comprising a programming means for enabling the user to create and incorporate custom objects into the personal financial management software program(Fig 7)(Fig. 4)(col 13 lines 49-58)(Fig 8/805)(Fig 5b)(col 10 lines 31-45).It would have been obvious to one skilled in



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the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes.

***Response to Arguments***

50. Applicant's arguments filed 10/10/01 have been fully considered but they are not persuasive. Applicant's position has been fully addressed in the set citations in the rejections as noted herein in this Office action and still utilizing the same references as employed in the original Office action. As delineated herein in the citations, applicant's arguments present no novel feature.

***Conclusion***

51. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the mailing date of this final action.


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Questions regarding this communication should be directed to the examiner, Dr. Geoffrey Akers, P.E, who can be reached at (703)-306-5844 between the hours of 6:30 AM and 5:00 PM Monday through Friday. If attempts to contact the examiner are unsuccessful, the examiner's supervisor, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

GRA

October 25, 2001

  
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